

(SET THE TABLE) FIND THE WHY

Now (Client Name) Now most people request this info because they are trying to make sure they don't leave a burden for someone by taking care of final expenses or trying to leave extra money for someone special. What was your main concern?

Ok. Who's the person you're trying to not leave a burden on? OR Who's the person you're trying to leave extra money for? And what's name of your (wife, son, daughter, etc.)?

Got it, good for you. (This is where you ask questions about the beneficiary – how old is your son/daughter? etc.)

[If beneficiary is anyone but spouse ask] Does (beneficiary name) live nearby or completely different state? Do they have a pretty good job and their own family?

(If spouse) Ok so just so I understand, if you died today would (beneficiary name) have the \$3-25K to pay for the funeral no problem or would that really put them out?

So you're just wanting to make sure you don't put that burden on (bene name) or make (benef name) have to do a GoFundMe or car wash to take care of your expenses am I understanding you properly?

Do you have any desire to leave (benef name)m anything extra above and beyond funeral costs or just want to take care of the basic funeral costs?

I understand, so at a minimum take care of the final expenses and if room in the budget leave extra, correct?

Got it. And are you married, widowed, single or divorced? And if you don't mind me asking CLIENT, what got you thinking about this... did somebody pass recently, COVID, your health change?

Has it been on your mind for a while now or just because of that situation?

(If a while ask) "What's kept you from pulling the trigger all this time?"

Well I'm going to help you find something to protect (beneficiary) today.

Now have you ever gotten life insurance before or is this your first time?

(SET THE TABLE) YOUR CREDIBILITY

So here's my state license and badge just so you know I'm who I'm supposed to be.

So I'm what you call a broker. All that means is I'm like the mall of insurance meaning I don't just work with one company. I have access to pretty much all of them in the state just to basically shop around for you and see which one of them is going to be the best fit, does that make sense?

Because I'll be asking personal information to help you protect (beneficiary name) today they have me show you my license so you know I'm licensed, background checked, fingerprinted, and trust worthy. Everything we discuss today will be confidential, that sound fair?

(SET THE TABLE) NEED SOCIAL AND INFO

So the way the process works is, I'm just going to ask you a few questions about your health, your income, that sort of stuff. And then I'm going to be able to shop around for you to compare which of all the companies will give you the best rate. Now they are not going to just take my word for it. They are going to do what they call a "Pre-Check" on your health by having me verify your name, DOB, and then they'll verify your medical history with social because that's how it's all linked. Makes sense so far?

Now, if they say they are willing to look at you based on the "Pre-Check," they will have me give you 3 of the best options to pick from. And then all you're going to do is pick which level of coverage makes the most sense for your needs and your budget, not a dollar more. That sound fair?

Now the thing about it is, we can't actually make any final decisions today. Because before you can actually buy the insurance, you actually have to qualify for it first. The only thing we can do is just submit the application. We on the same page?

(SET THE TABLE) NEED BANKING

Just so there are no curve balls, so what they'll do is, once you pick one of the 3 options they give me, in order to submit the application for approval they're going to ask you at that point which checking or savings routing & account number you're going to use to fund the policy if you got approved... because obviously you know you can't use your neighbor's right? (haha chuckle, wait for response)

Now IF you get approved, I'll be your broker moving forward so you only have to talk to one guy. And then, you'll actually get 30 days to get the policy, think about it, pray about it, make sure it's right for you. You can also move it up and down. Let's say you choose the smallest option, just because of budget right now, but call me back within 30 days and say "I kind of low-balled myself so let's bump it up to give (benef name) a bigger parachute"... we can do that no problem.

On other hand if you choose the biggest option b/c your heart is bigger than your head.... You call me back and say "You know what Mak, I bit off more than I could chew, let's bump it down so I can keep this. We can do that too. Does that make sense? Any questions on the process at all before I jump in?

(SET THE TABLE) RESOLVE BANKING

Now, real quick, most folks when it comes to the medical check, they obviously have their social's memorized. Now if we get to the point where we do find something that makes sense on your budget, to submit the application for an approval, do you have your checking routing and account number memorized, or will you need to log on to an app or grab your checkbook at that point to find it? (Resolve banking)

Okay, cool perfect.

RUN APPT (FILL FINANCIAL INVENTORY)

The first question that's most important as far as your health, scale of 1 to 5, 5 being the best, where would you rate your health?

So no heart issues, diabetes, any trouble breathing, no cancer in your history? Okay.

What about anxiety/depression medications? I'm just required to ask, but do you get around pretty good, no wheel chair, nothing like that? (this is where you are filling out your financial inventory – the medication/health section)

Now they look back on medications about 10 years so any meds that you've been prescribed but don't take anymore that might show up when we do the med check?

Gotcha, okay cool.

Any tobacco usage/vaping/smoking?

Now I have your email as protected@gmail.com is that correct? Are you working full time, retired or disabled?

(If working) What kind of work do you do? (Ask a few extra questions here)

As far as work, what does that bring in a month for you give or take?

Any other life insurance that would pay out to (benef name) if you died today?

Do you have anything that acts like life insurance that would offset the cost of your death like a 401k, IRA, stocks, significant savings anything like that?

(All of those questions are on the Financial Inventory)

Paint the picture for me real quick please (Client Name... if you died yesterday without today's coverage how would that play out for (BENEF. NAME)? Like how would she cover the expenses? (DIG, FIND PAIN, LET THEM TELL YOU)

Makes sense why I'm here today.

Alright, I'm going to look at a couple of programs. Most important thing right now is to put a program in place for you to protect (benef name).

If you can do me a favor, I just need to verify your identity. Can you grab your drivers license real quick? I just need to verify that somebody didn't escape from prison, steal your identity, and is trying to get insurance in your name, ya know?

COMPLETE APP (SMALL TALK: Make them tell you story)

Ex. How long have you been living in (____)? What brought you to (____)? Where are you from originally? How long you and wife/gf been together? How'd ya'll meet?

While you're doing that, I'm gonna do the med check real quick. What's your social?

Let me make sure I heard you properly. You said _____, correct?

GO ahead and check your txt/email real quick if you would... The system is sending you a text from AMERICO. It's going to have a 6 digit authorization code. The code is just you saying it's okay for us to check your meds, so go ahead and give me that code. It might be in your spam actually. It will say Americo forms or something like that.

(Run pre-check in Americo App at this point..)

If you died yesterday would (BENEFICIARY NAME) be expecting this or would she/he be surprised?

So based on what you've told me what we're trying to do is make sure if you died yesterday (Benef NAME) is protected from (Result you uncovered)

Grab a pen and paper real quick so I can give you these three options and then based on the options I want you to pick which of these make the most sense for you for your budget. Let me know when ready.

Okay, got

Option one is going to be the highest so don't have a heart attack on me, I'm just required to show it to you just so you know the max you can qualify for right now. Option two is going to be the middle, and option three is going to be the smallest amount that the system recommends that you qualify for just to leave (Benef name) as much as possible, okay?

Option 1 (Explain it with natural, accidental, living benefits, if it's term the ROP before actually giving the price, if CBO 100 – have them circle the amount of money they get back if they outlive the term)

Option 2

Option 3

Now obviously, we don't have you approved yet, but if you did get approved, which of these three do you like the best and makes the most sense to your budget if you did get approved?

Okay, perfect, that's a good choice (Reconfirm the option) We can always add to that later if you want to bump it up later. So let me just ask you this, I want to make sure this is not a problem a month, two months, three years from now. Let's say you got two flat tires and the AC broke the same day, would that \$70 give you any anxiety or would you still be able to prioritize that?

Could you just make me one quick promise? If that (monthly premium \$) ever becomes a burden and not a blessing, would you be sure to give me a call so we can make an adjustment?

FINISH APP